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2100-218

Attorney Docket No.: 11416-742001

7-17-C

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Chenevich et al.
Serial No. : 09/781,578
Filed : February 12, 2001
Title : PAYMENT MANAGEMENT

Art Unit : Unknown
Examiner : Unknown

Attention: Official Draftsman
Commissioner for Patents
Washington, DC 20231

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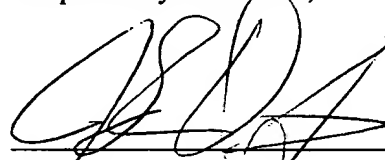
TRANSMITTAL OF FORMAL DRAWINGS

Please substitute the enclosed sixteen (16) sheets of formal drawings for the corresponding drawings presently in the application.

Please apply any charges or credits to Deposit Account No. 06-1050.

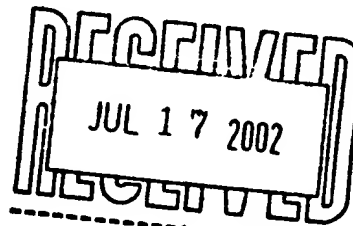
Respectfully submitted,

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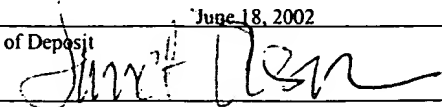


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